

FIG. 1

0503234-07101

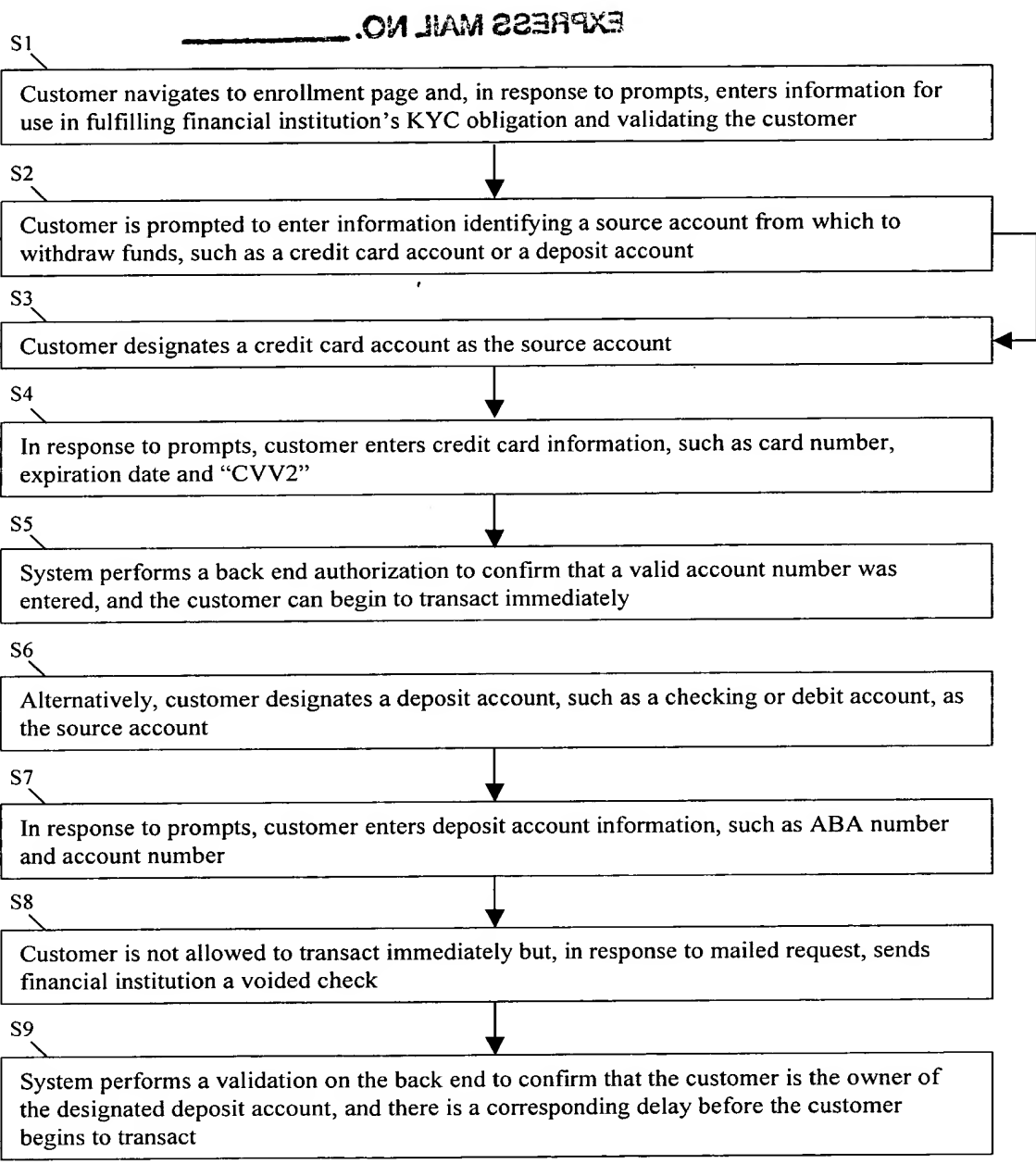


FIG. 2

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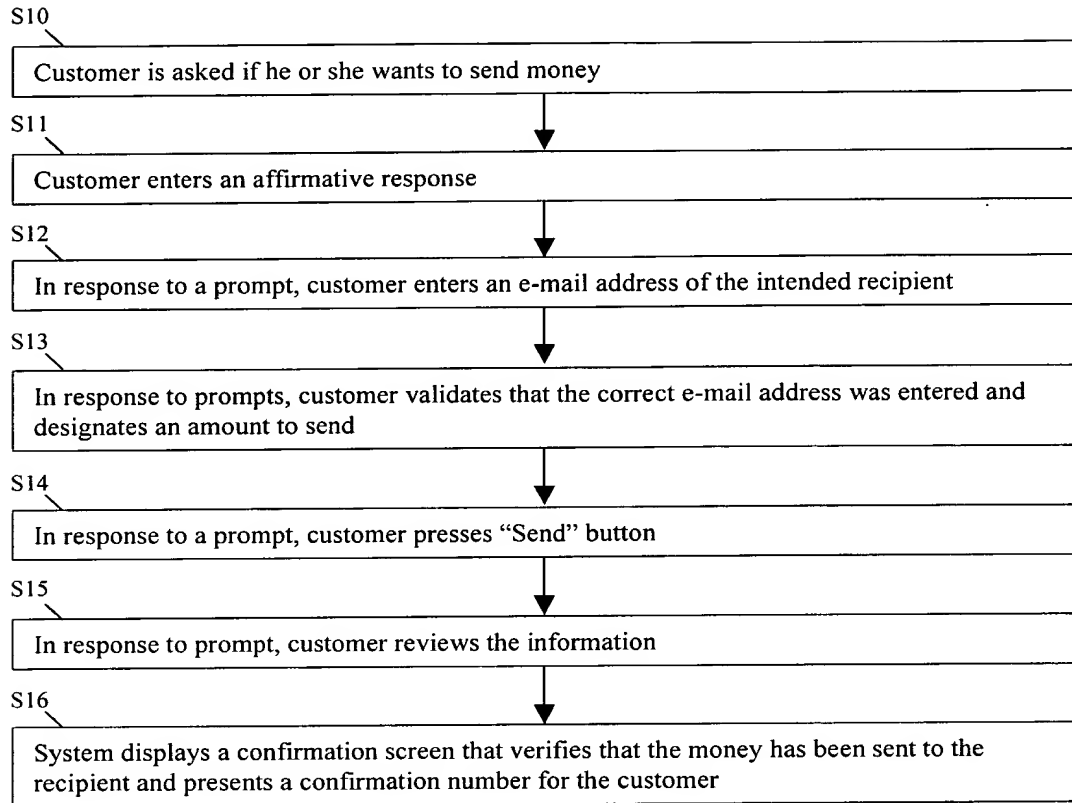


FIG. 3

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graph TD; S17[S17: Recipient receives e-mail message advising that the recipient has received funds via the service] --> S18[S18: Recipient is prompted to register to the service]; S18 --> S19[S19: If the recipient declines to register, the recipient is provided a toll-free telephone number to call and request a paper check from the system]; S19 --> S20[S20: Alternatively, if the recipient elects to register, the recipient performs a registration process to the service, which is the same for the recipient as for a customer]; S20 --> S21[S21: In response to a prompt, recipient enters a designation of an account to use as the recipient account]; S21 --> S22[S22: If the recipient designates a credit card account, the recipient is asked to enter the account number, expiration date, and CVV2, and the system proceeds through the same verification and validation process as for a customer]; S22 --> S23[S23: If the recipient designates a credit card account, upon verification and validation, the received funds appear as a payment on the recipient's credit card account statement]; S23 --> S24[S24: If the customer designates a credit card account as the source account, the funds sent appear as a purchase on the customer's credit card account statement]; S24 --> S25[S25: If the recipient designates a deposit account, such as a check account, the system likewise proceeds through the same verification and validation process as for a customer]; S25 --> S21;
```

Flowchart 1000 illustrates the process for a recipient to register to the service and receive funds. The steps are as follows:

- S17: Recipient receives e-mail message advising that the recipient has received funds via the service
- S18: Recipient is prompted to register to the service
- S19: If the recipient declines to register, the recipient is provided a toll-free telephone number to call and request a paper check from the system
- S20: Alternatively, if the recipient elects to register, the recipient performs a registration process to the service, which is the same for the recipient as for a customer
- S21: In response to a prompt, recipient enters a designation of an account to use as the recipient account
- S22: If the recipient designates a credit card account, the recipient is asked to enter the account number, expiration date, and CVV2, and the system proceeds through the same verification and validation process as for a customer
- S23: If the recipient designates a credit card account, upon verification and validation, the received funds appear as a payment on the recipient's credit card account statement
- S24: If the customer designates a credit card account as the source account, the funds sent appear as a purchase on the customer's credit card account statement
- S25: If the recipient designates a deposit account, such as a check account, the system likewise proceeds through the same verification and validation process as for a customer

FIG. 4

FIG. 5

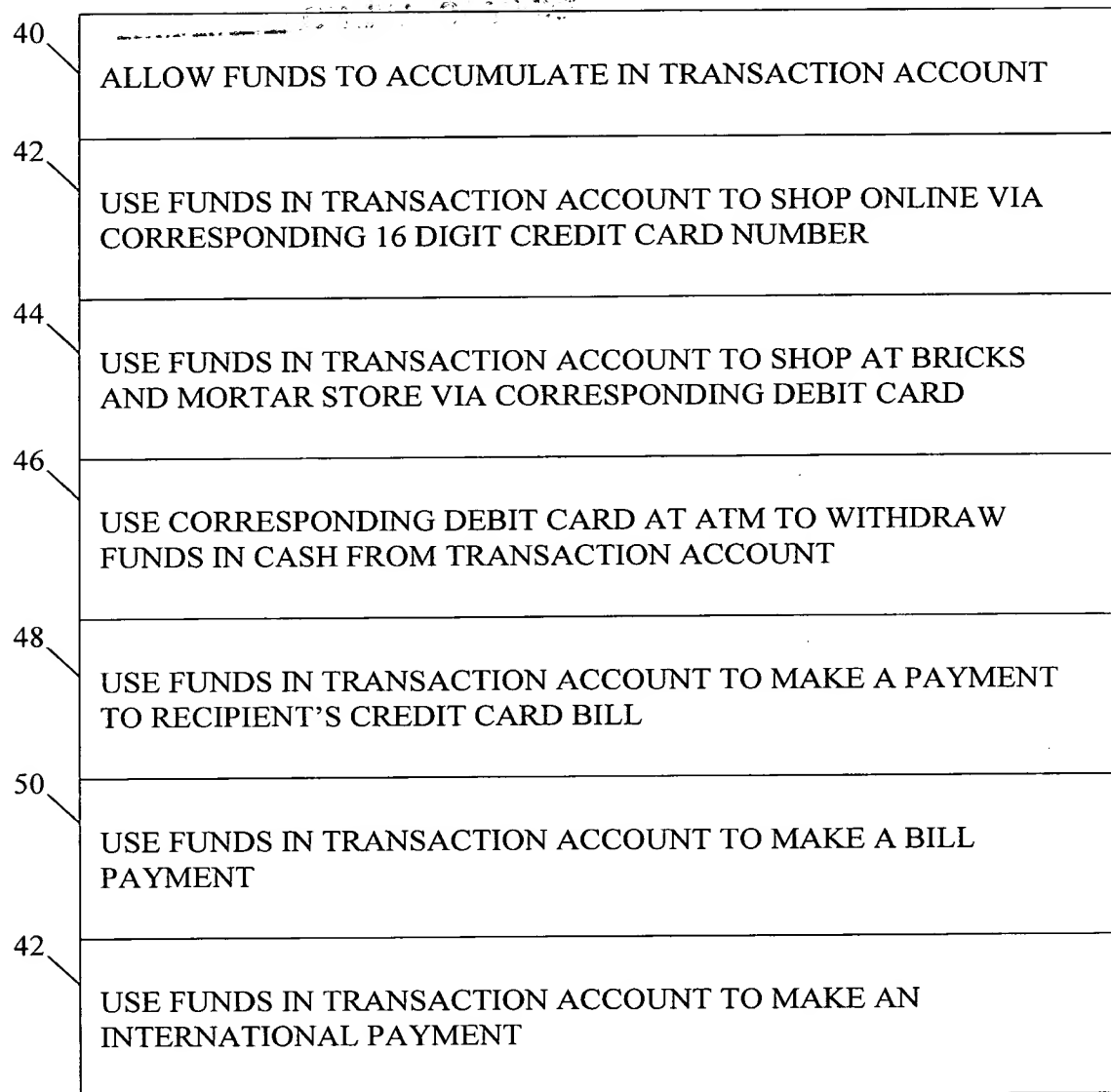


FIG. 5

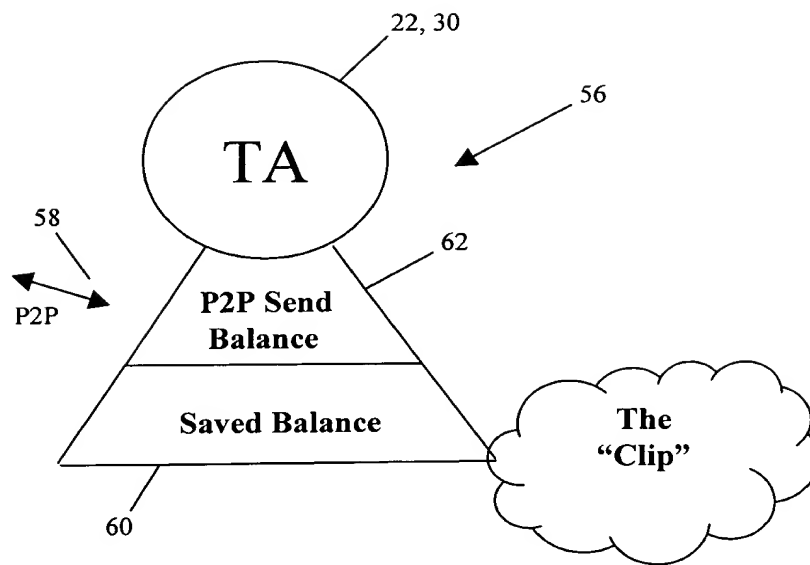


FIG. 6

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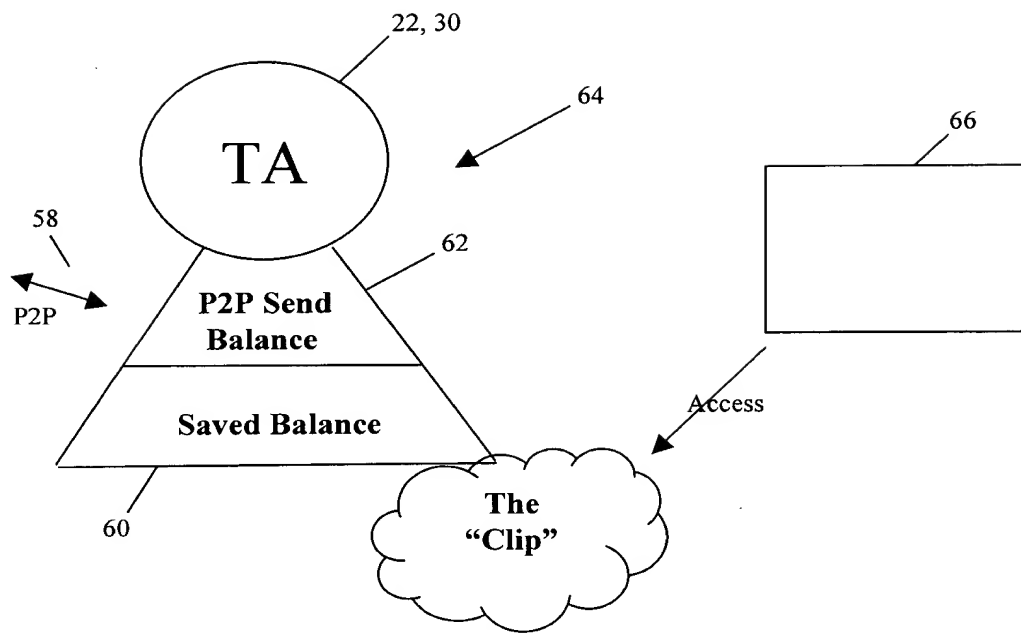


FIG. 7

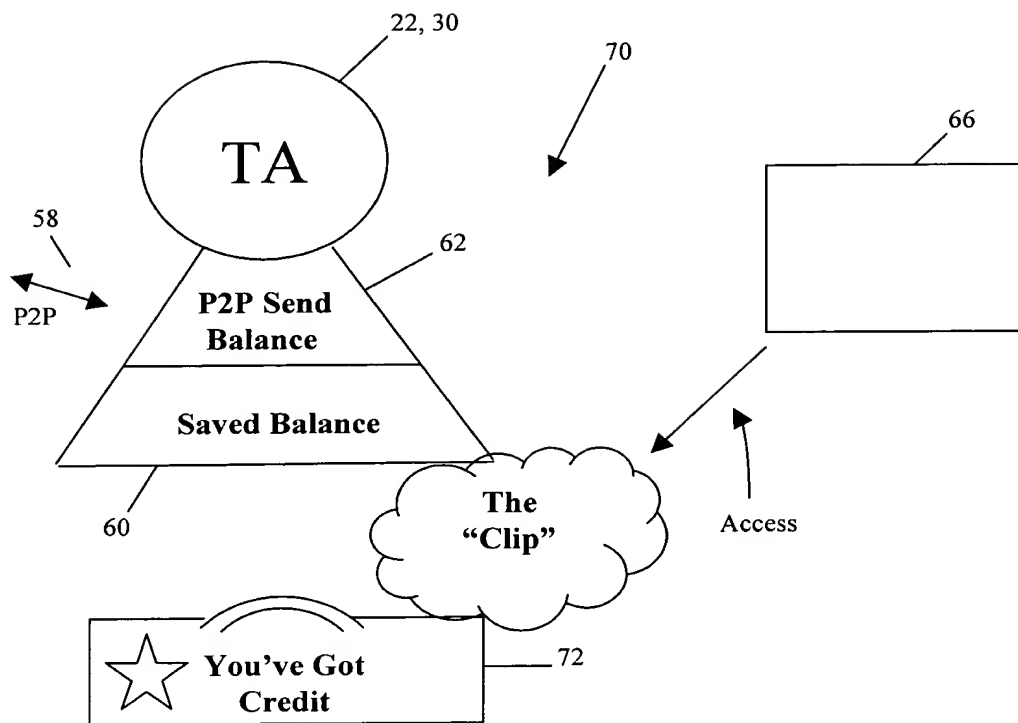


FIG. 8

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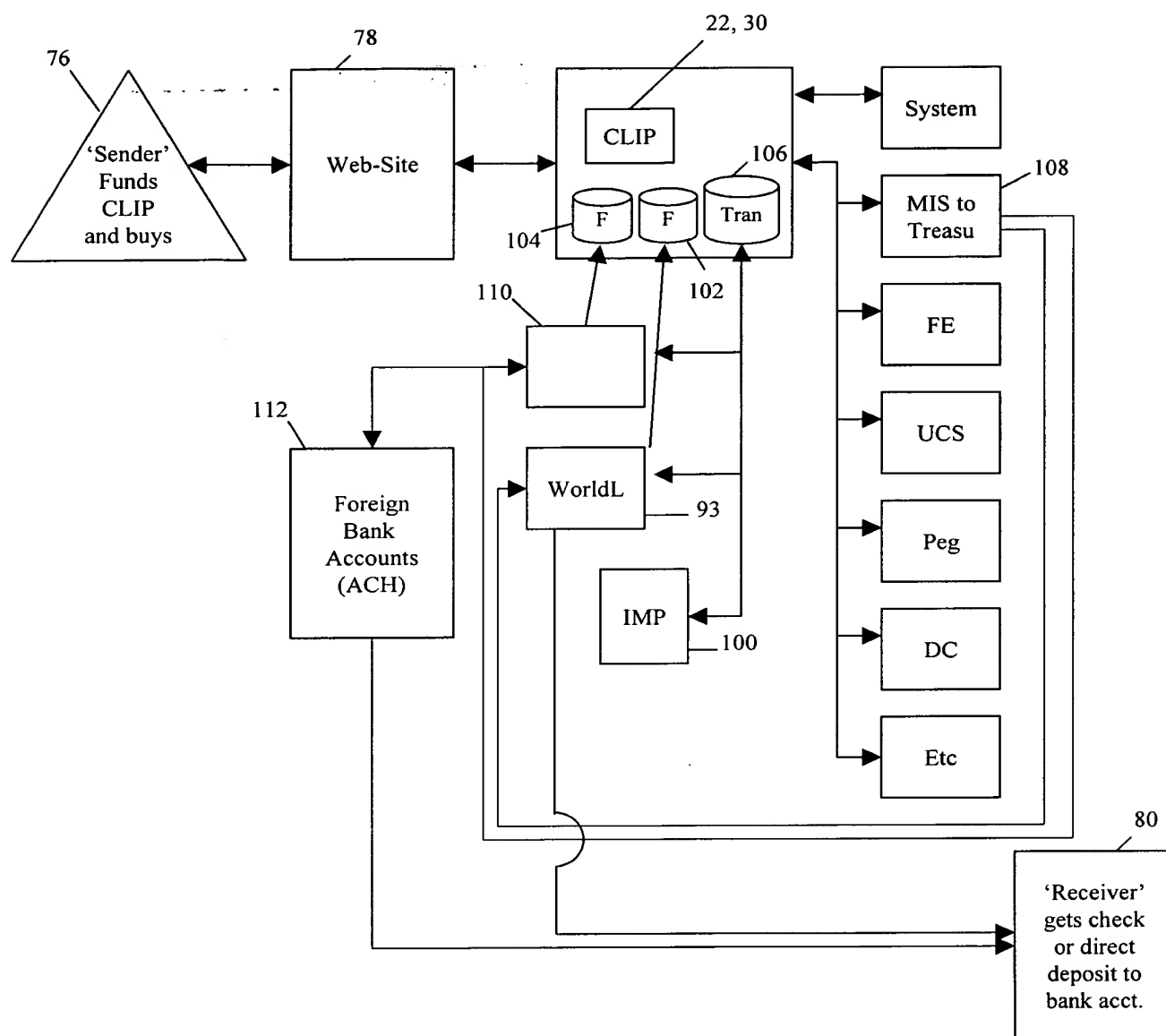


FIG. 9

☐ ☐ ☐
International Check

From Account#	XXXXXXXXXXXXXXXXXXXX2344	Amount in Foreign Currency	12378.78
From Account Nickname	Joe's Chase	Exchange Rate	8.2563
To Name	Josef LeDoux	Check Number	10758
To Address 1	12 Rue de la Paris	Status	Cashed
To Address 2	Paris	Transaction Time	08:52:15
To Address 3	France	Funds Available Date	12/10/00
Phone Number	98-2-123-1545	Status Change Date	12/10/00
Currency	Francs		

Messages

Cancel
Copy Request
Close

FIG. 10

International Wire Details

From Account#	XXXXXXXXXXXX2344	Currency	Francs
From Account Nickname	Joe's Chase	Amount in Foreign Currency	12378.78
To Name	Josef LeDoux	Exchange Rate	1.2569
Bank Routing Number	123456789	Status	Sent
Bank Account Number	9876543	Transaction Time	08:52:15
Bank Address 1	Bank of France	Funds Available Date	12/10/00
Bank Address 2	Paris, France	Status Change Date	12/10/00
Swift Code	abc123		

Messages

Close

FIG. 11

International iACH Details		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
From Account#	XXXXXXXXXXXXXXXX2344	Currency	Francs
From Account Nickname	Joe's Chase	Amount in Foreign Currency	12378.78
To Name	Josef LeDoux	Exchange Rate	1.2569
Bank Routing Number	123456789	Status	Sent
Bank Account Number	9876543	Transaction Time	08:52:15
Bank Address 1	Bank of France	Funds Available Date	12/10/00
Bank Address 2	Paris, France	Status Change Date	12/10/00

Messages

Close

FIG. 12

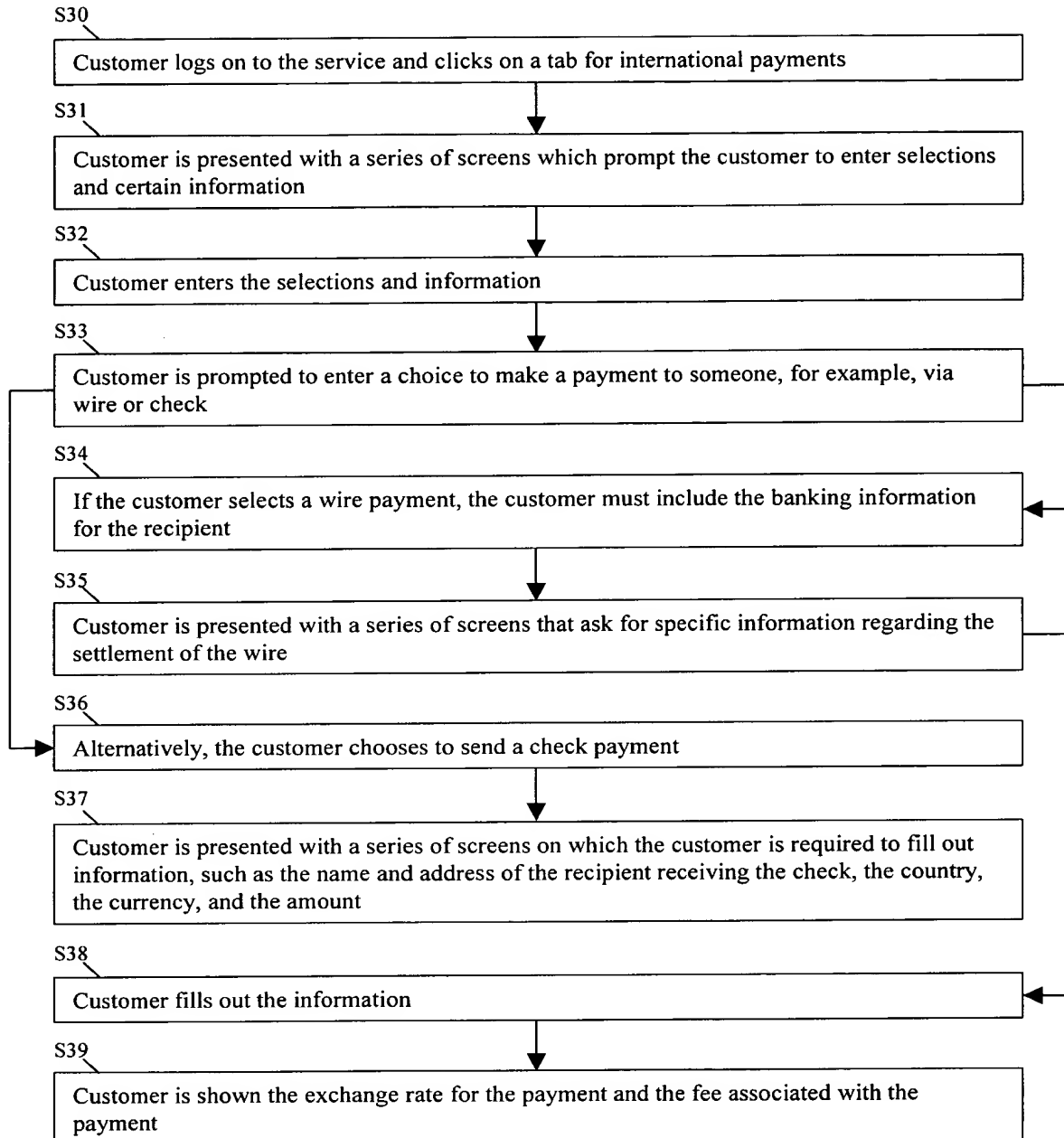
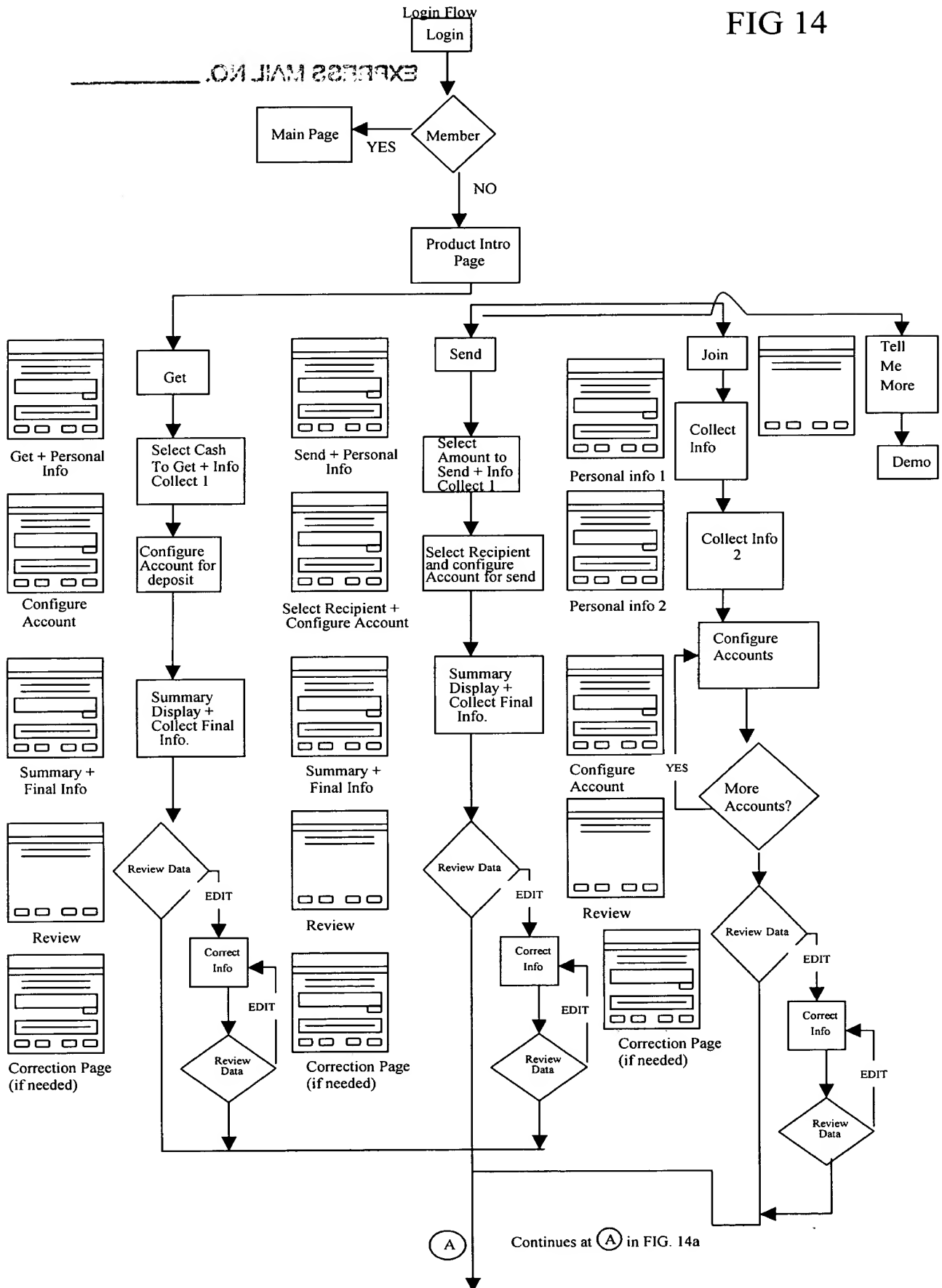


FIG. 13

Project Suburban Stealth Enroll Process

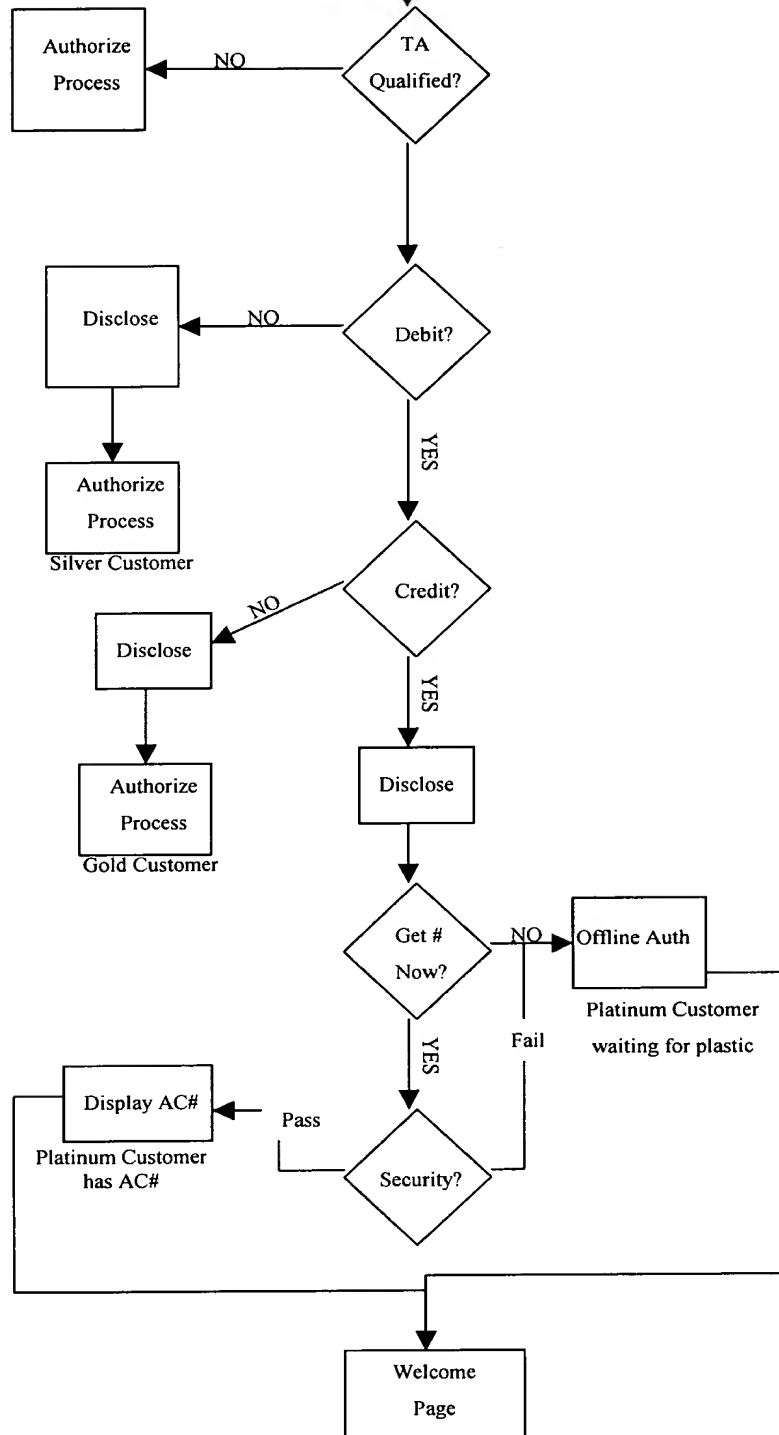
FIG 14



09903264-07101

A

FIG 14a

[illegible]

```

graph TD
    A[Click E-Mail Link] --> B[Enter Uname + Pass]
    B --> C[Welcome]
  
```

The diagram illustrates a three-step process for user authentication. It begins with a 'Click E-Mail Link' action, which leads to an 'Enter Uname + Pass' step. This step then leads to a 'Welcome' message. The visual representation of each step is shown as a wireframe of a web page: the first page has a header, a large input field, and a submit button; the second page has a header, a large input field, a smaller input field, and a submit button; the third page has a header, a large input field, and a submit button.

FIG. 15

0903264.07101

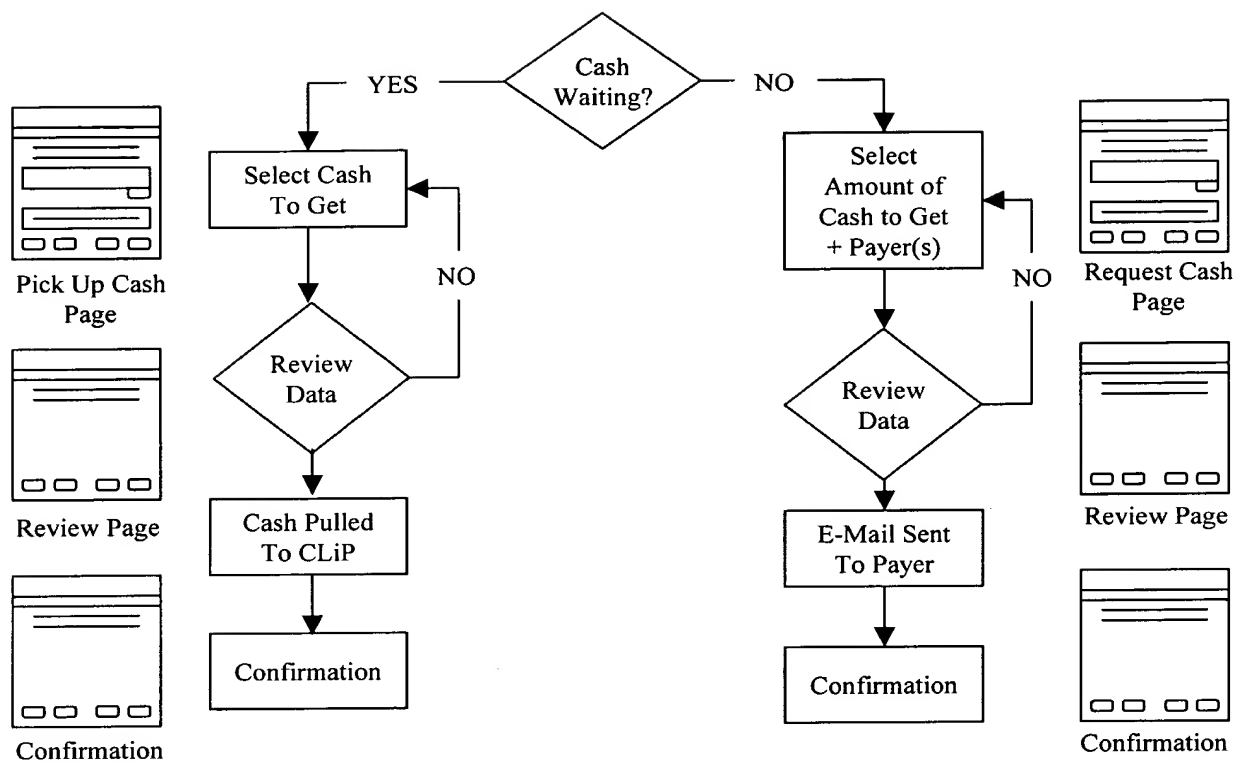


FIG. 16

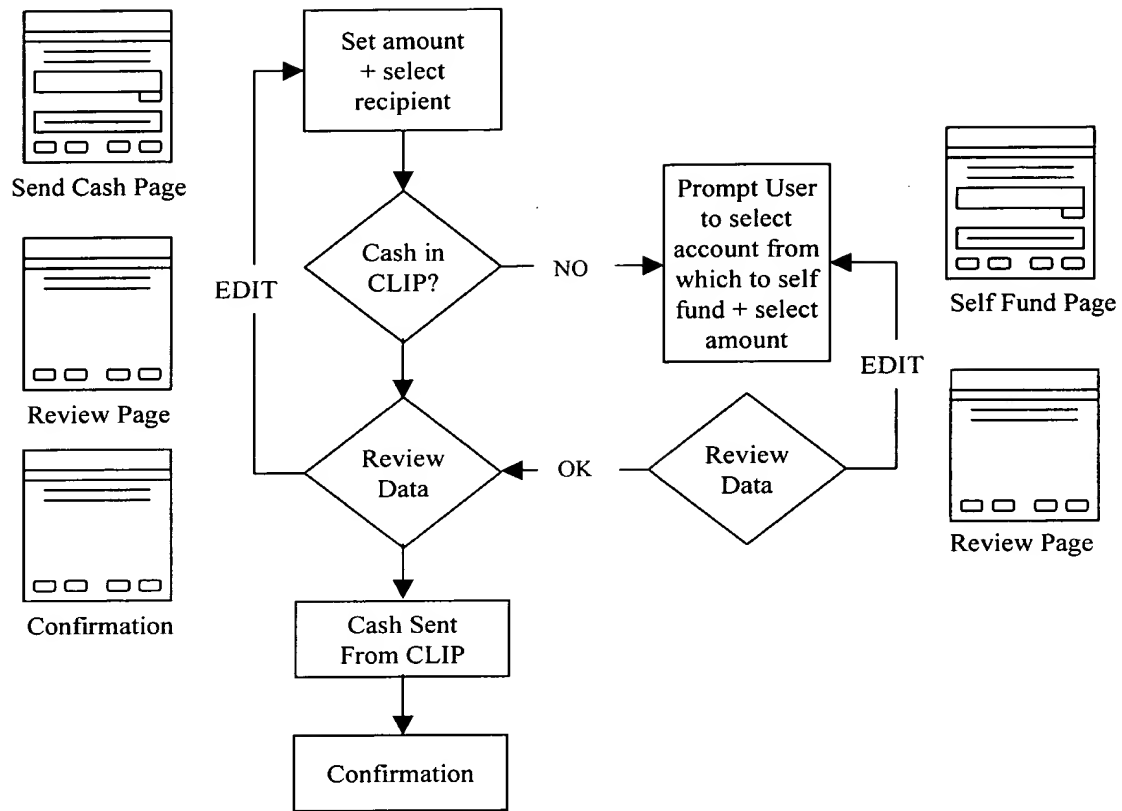


FIG. 17

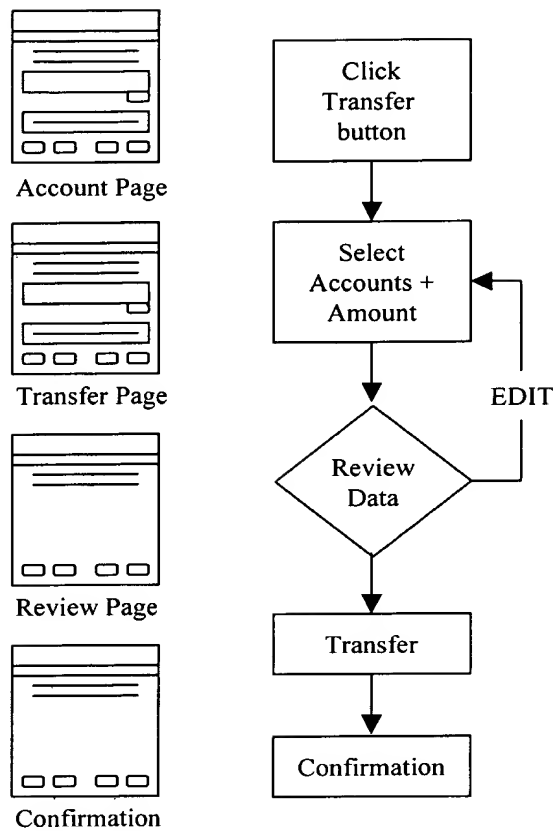


FIG. 18

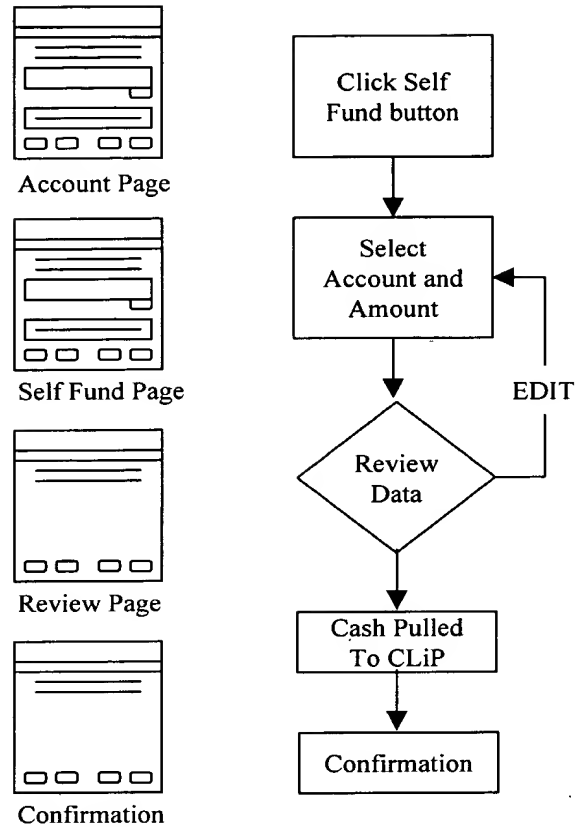


FIG. 19

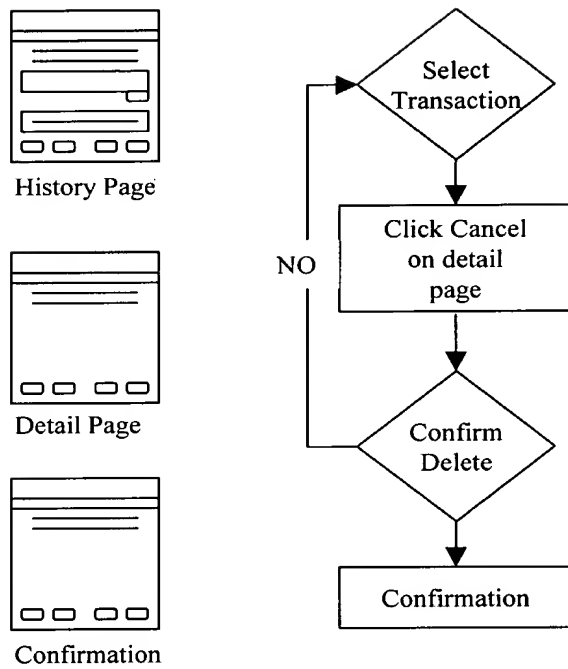


FIG. 20

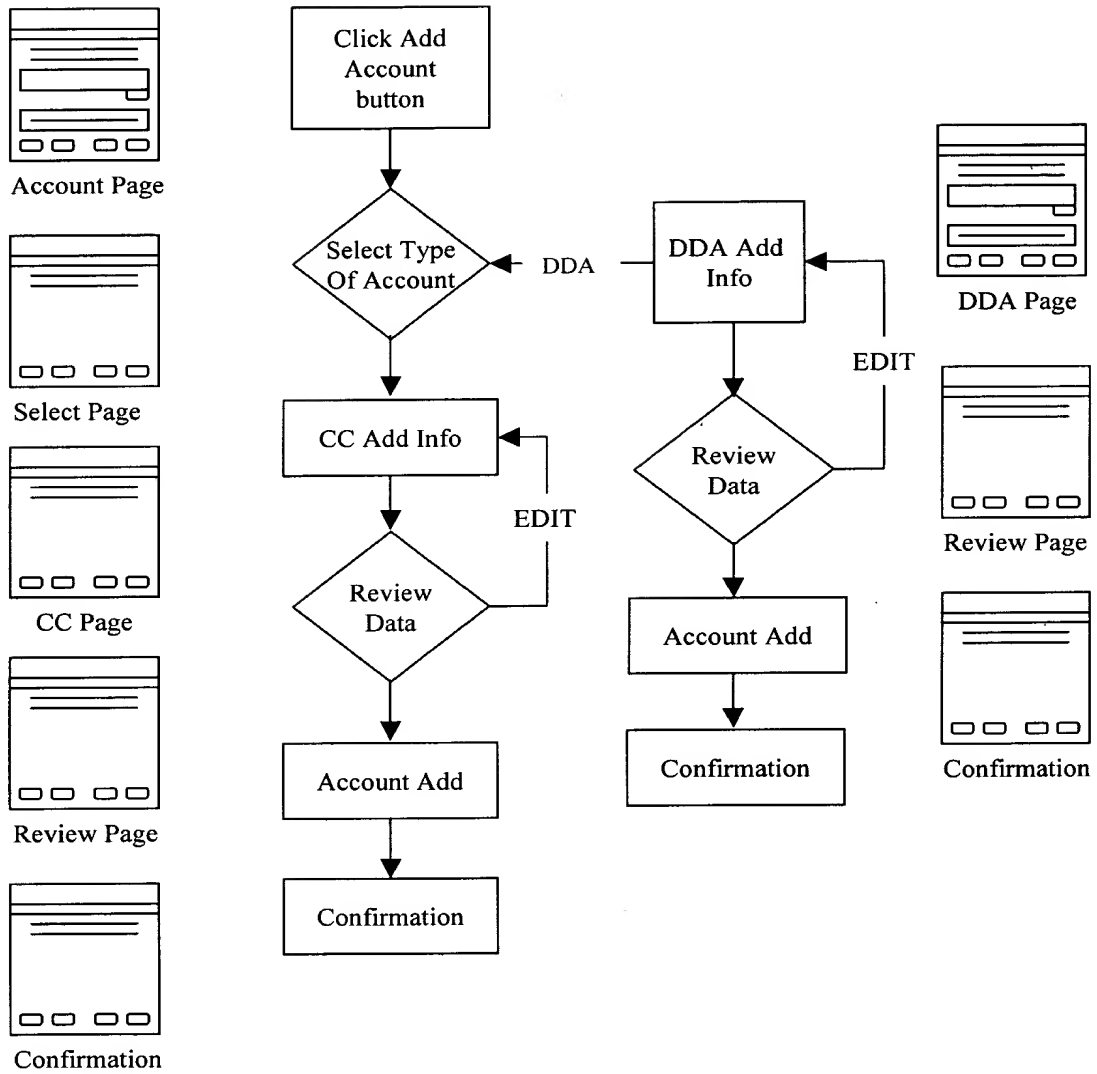


FIG. 21

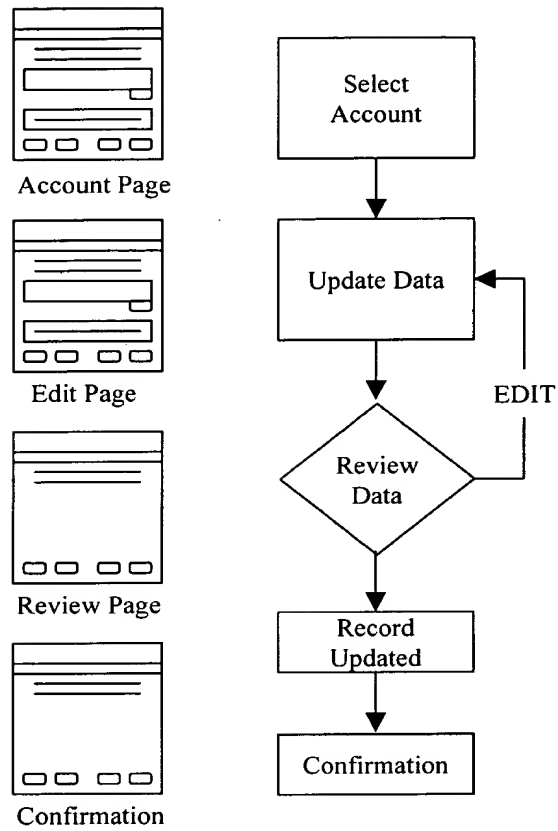


FIG. 22

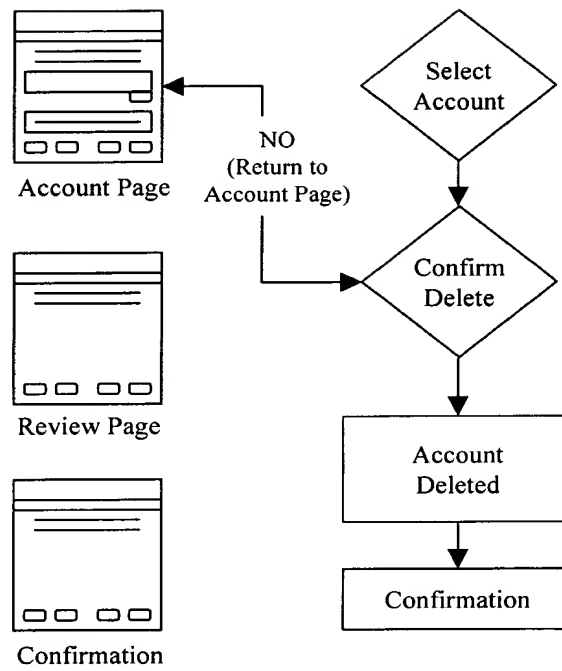


FIG. 23

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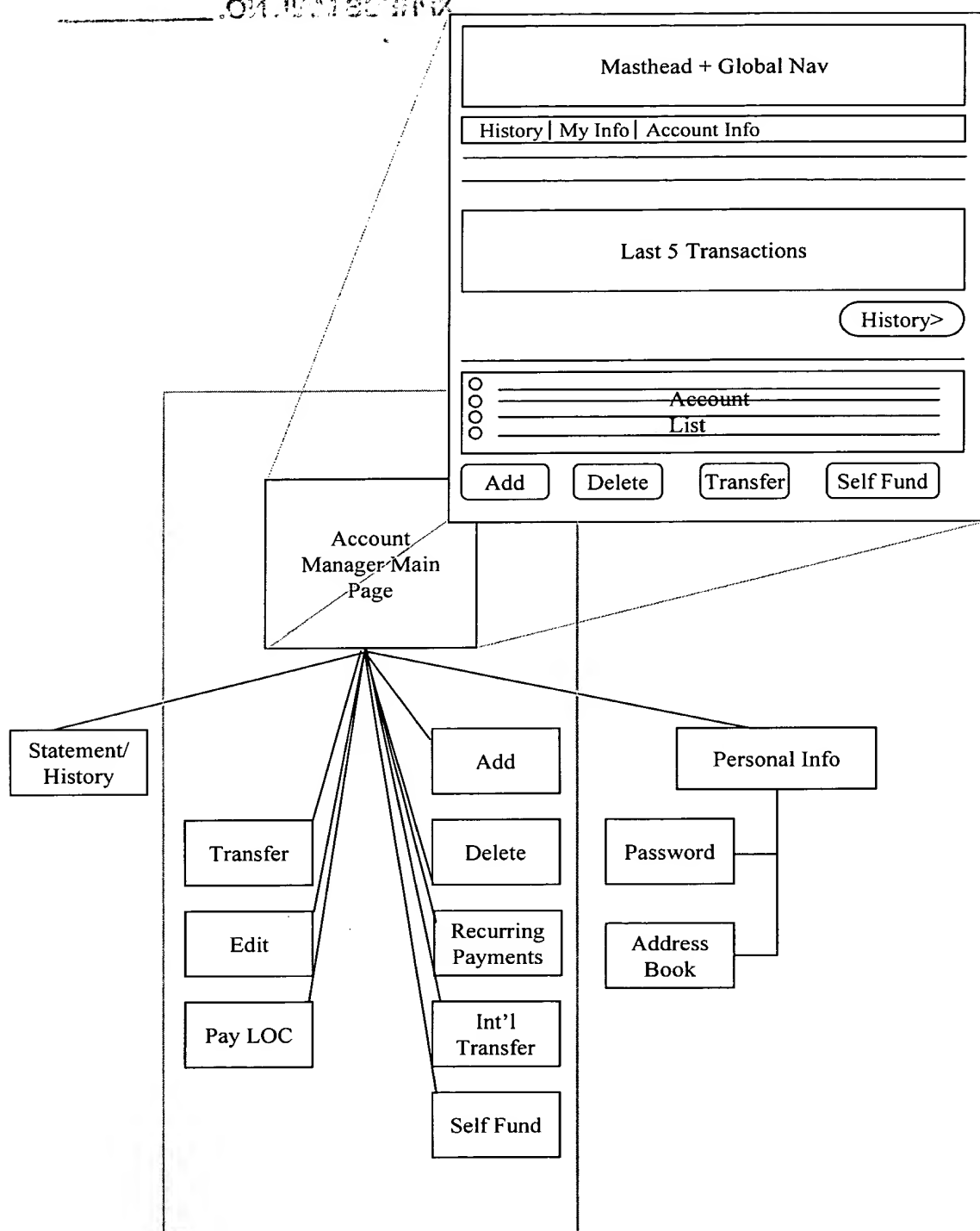


FIG. 24

090324-044

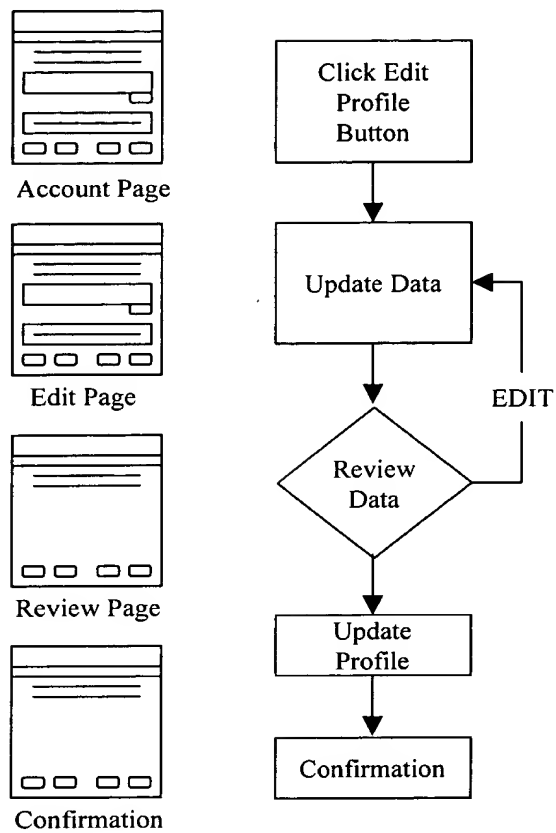


FIG. 25